

Information to identify the case:

Debtor 1	Geoffrey I. Pelinsky	Social Security number or ITIN	xxx-xx-8482
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Trisha L. Pelinsky	Social Security number or ITIN	xxx-xx-5429
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-10807-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Geoffrey I. Pelinsky

Trisha L. Pelinsky

11/22/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Geoffrey I. Pelinsky
Trisha L. Pelinsky
DebtorsCase No. 12-10807-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: mgut
Form ID: 3180WPage 1 of 3
Total Noticed: 73

Date Rcvd: Nov 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2017.

db/jdb Geoffrey I. Pelinsky, Trisha L. Pelinsky, 1354 Prendergast Drive,
Harborcreek, PA 16421-1111

cr +Wells Fargo Bank, N.A., Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire,
1500 One PPG Place, Pittsburgh, Pa 15222-5413

13402713 Anthony A. Logue, Esq., 2618 Parade Street, Erie, PA 16504-2810

13402715 Attn: Account Services, MetaBank/Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250

13402712 +Attn: Andrew F. Gornall, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541

13391967 +Attn: Bankruptcy Administrator, AFNI/Verizon, 404 Brock Drive, Bloomington, IL 61701-2654

13402731 +Attn: Bankruptcy Department, Verizon, 3900 Washington Street, Wilmington, DE 19802-2125

13391981 Attn: Bankruptcy Department, HSBC Card Services, P.O. Box 5246,
Carol Stream, IL 60197-5246

13402708 +Attn: Bankruptcy Department, HSBC Card Services, P.O. Box 5253,
Carol Stream, IL 60197-5253

13402688 Attn: Bankruptcy Dept., Capital One Bank, P.O. Box 85167, Richmond, VA 23285-5167

13402701 +Attn: Bankruptcy Dept., GECRB/Dick's Sporting Goods, P.O. Box 103106,
Roswell, GA 30076-9106

13402703 +Attn: Bankruptcy Dept., GECRB/Lowe's, P.O. Box 103104, Roswell, GA 30076-9104

13402704 +Attn: Bankruptcy Dept., GECRB/Wal-Mart, P.O. Box 103104, Roswell, GA 30076-9104

13391971 Attn: Bankruptcy Dept., Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285

13391969 Attn: Card Services, Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801

13391984 Attn: Card Services, Juniper, P.O. Box 8801, Wilmington, DE 19899-8801

13391985 +Attn: Customer Service, Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001

13391968 Attn: Customer Service, Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170

13512049 +Bank of America, N.A., c/of KML Law Group PC, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541

13511213 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933

13402691 +Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816

13391974 Clinical Associates in, Radiology, P.C., P.O. Box 49, Pittsburgh, PA 15230-0049

13391970 Columbia House, P.O. Box 91601, Rantoul, IL 61866-8601

13402693 Columbus Bank and Trust, Company/Aspire, P.O. Box 105555, Atlanta, GA 30348-5555

13391975 Credit Protection Association, 13355 Noel Road, One Galleria, 21st Floor,
Dallas, TX 75240

13391976 Creditech, Inc., P.O. Box 99, Bangor, PA 18013-0099

13402698 +Erie County Domestic Relations, Erie County Courthouse, 140 W. Sixth Street, Room 6H,
Erie, PA 16501-1032

13402706 +Harborcreek Township, 5601 Buffalo Road, Harborcreek, PA 16421-1698

13402707 Hayt, Hayt & Landau, LLC, 123 S. Broad Street, Suite 166, Philadelphia, PA 19109-1003

13391982 #Iadeluca Chiropractic Center, 1334 West 26th Street, Erie, PA 16508-1402

13391986 National Credit Solutions, 3680 E. 1-240 Service Road, Oklahoma City, OK 73135

13402696 #+Nicole A. Dietz, 509 Pelham Road, Erie, PA 16511-2627

13391987 +Orthopaedic Surgeons, Inc., 204 West 26th Street, Erie, PA 16508-1898

13391988 +Pennsylvania Electric Company, 331 Newman Springs Road, Building 3,
Red Bank, NJ 07701-5688

13991623 SELENE FINANCE, LP P.O.BOX 71243 Philadelphia, PA 19176

13391990 +Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001

13391991 Saint Vincent Institute, 3530 Peach Street, Lower Level 1, Erie, PA 16508-2768

13402725 +Systems and Services, Technologies, Inc., 4315 Pickett Rd., Saint Joseph, MO 64503-1600

13391994 Tri-State Adjustments, Inc., P.O. Box 3219, La Crosse WI 54602-3219

13402729 U.S. Department of Education, Direct Loan Servicing Center, P.O. Box 5609,
Greenville, TX 75403-5609

13416034 +U.S. Department of HUD, c/o Novad Management Consulting, Shepherd's Mall,
2401 N.W. 23rd Street, Suite 1A, Oklahoma City OK 73107-2423

13402728 +UniCredit America Inc., 1571 West 38th Street, P.O. Box 3805, Erie, PA 16508-0805

13506148 +VERIZON WIRELESS, ATTN: BANKRUPTCY ADMINISTRATION, 500 TECHNOLOGY DRIVE, SUITE 550,
WELDON SPRING, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2017 02:07:26 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM Nov 23 2017 01:38:00 BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC,
2380 Performance Dr, Richardson, TX 75082-4333

cr EDI: AIS.COM Nov 23 2017 01:38:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

cr EDI: RECOVERYCORP.COM Nov 23 2017 01:38:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13402684 +EDI: CINGMIDLAND.COM Nov 23 2017 01:38:00 AT&T/Cingular, P.O. Box 6416,
Carol Stream, IL 60197-6416

13423561 EDI: AIS.COM Nov 23 2017 01:38:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

13414141 EDI: CAPITALONE.COM Nov 23 2017 01:38:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

District/off: 0315-1

User: mgut
Form ID: 3180W

Page 2 of 3
Total Noticed: 73

Date Rcvd: Nov 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13437235 +E-mail/Text: bankruptcy@cavps.com Nov 23 2017 02:08:22 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
13391972 +E-mail/Text: bankruptcy@cavps.com Nov 23 2017 02:08:22 Cavalry SPV I, LLC, P.O. Box 1030,
Hawthorne, NY 10532-7509
13391973 EDI: CHASE.COM Nov 23 2017 01:38:00 Chase Card Services, P.O. Box 15298,
Wilmington, DE 19850-5298
13427292 +E-mail/Text: bankruptcydepartment@tsico.com Nov 23 2017 02:08:47 Cigpf I Corp,
C/O Nco Financial Systems, Inc., Po Box 4941, Trenton, NJ 08650-4941
13445060 +E-mail/Text: kthomas@eriefcu.org Nov 23 2017 02:06:58 Erie Federal Credit Union,
1109 East 38th Street, Erie, PA 16504-1845
13391978 E-mail/Text: kthomas@eriefcu.org Nov 23 2017 02:06:58 Erie Federal Credit Union,
1959 East 36th Street, Erie, PA 16510-2663
13391979 +E-mail/Text: collections@widgetfinancial.com Nov 23 2017 02:07:45
Erie General Electric Federal, Credit Union, 2154 East Lake Road, Erie, PA 16511-1140
13437992 EDI: JEFFERSONCAP.COM Nov 23 2017 01:38:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
13391983 EDI: JEFFERSONCAP.COM Nov 23 2017 01:38:00 Jefferson Capital Systems, LLC,
16 McLeland Road, Saint Cloud, MN 56303
13844016 EDI: RESURGENT.COM Nov 23 2017 01:38:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
13450625 EDI: MERRICKBANK.COM Nov 23 2017 01:38:00 Merrick Bank, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
13394942 +EDI: MID8.COM Nov 23 2017 01:38:00 Midland Credit Management, Inc.,
2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
13620244 EDI: AIS.COM Nov 23 2017 01:38:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
13513584 EDI: PRA.COM Nov 23 2017 01:38:00 Portfolio Recovery Associates LLC, P.O. Box 41067,
Norfolk, VA 23541
13513264 EDI: PRA.COM Nov 23 2017 01:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13391989 E-mail/Text: bk@revenuegroup.com Nov 23 2017 02:08:42 Revenue Group, 3700 Park East Blvd.,
Suite 240, Beachwood, OH 44122
13409601 EDI: RECOVERYCORP.COM Nov 23 2017 01:38:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13391992 EDI: AGFINANCE.COM Nov 23 2017 01:38:00 Springleaf Financial Services, P.O. Box 3251,
Evansville, IN 47731
13391993 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Nov 23 2017 02:08:32 Time Warner Cable,
530 S. Main Street, Suite 1751, Akron, OH 44311-1066
13391996 +EDI: WFFC.COM Nov 23 2017 01:38:00 Wells Fargo Bank, 1250 Montego Way,
Walnut Creek, CA 94598-2875
13402732 EDI: WFFC.COM Nov 23 2017 01:38:00 Wells Fargo Bank, N.A., 13675 Technology Drive,
Bldg. C, 2nd Floor, Eden Prairie, MN 55344-2252
13394338 EDI: WFFC.COM Nov 23 2017 01:38:00 Wells Fargo Bank, N.A., Wells Fargo Auto Finance,
Attn: MAC: S4015-01T, PO Box 29706, Phoenix, AZ 85038-9706
13395252 EDI: WFFC.COM Nov 23 2017 01:38:00 Wells Fargo Bank, N.A.,
13675 Technology Drive, Building C, 2nd Floor, Eden Prairie, MN 55344-2252
TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
cr* Selene Finance LP
LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
13402683* +Attn: Bankruptcy Administrator, AFNI/Verizon, 404 Brock Drive, Bloomington, IL 61701-2654
13402711* Attn: Card Services, Juniper, P.O. Box 8801, Wilmington, DE 19899-8801
13402686* Attn: Card Services, Barclays Bank Delaware, P.O. Box 8801, Wilmington, DE 19899-8801
13402714* +Attn: Customer Service, Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
13402685* Attn: Customer Service, Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170
13402689* +Cavalry SPV I, LLC, P.O. Box 1030, Hawthorne, NY 10532-7509
13402690* Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
13402692* Clinical Associates in, Radiology, P.C., P.O. Box 49, Pittsburgh, PA 15230-0049
13402687* Columbia House, P.O. Box 91601, Rantoul, IL 61866-8601
13402694* Credit Protection Association, 13355 Noel Road, One Galleria, 21st Floor,
Dallas, TX 75240
13402695* Creditech, Inc., P.O. Box 99, Bangor, PA 18013-0099
13402682* +Edwin A. Abrahamsen & Assoc., 120 North Keyser Avenue, Scranton, PA 18504-9701
13402697* +Equable Ascent Financial, LLC, 1120 W. Lake Cook Road, Suite B,
Buffalo Grove, IL 60089-1970
13402699* Erie Federal Credit Union, 1959 East 36th Street, Erie, PA 16510-2663
13402700* +Erie General Electric Federal, Credit Union, 2154 East Lake Road, Erie, PA 16511-1140
13402705* +Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395
13402709* Iadeluca Chiropractic Center, 1334 West 26th Street, Erie, PA 16508-1402
13474622* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
13402710* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems, LLC, 16 McLeland Road,
Saint Cloud, MN 56303)
13402716* +Midland Credit Management, Inc., 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709

District/off: 0315-1

User: mgut
Form ID: 3180W

Page 3 of 3
Total Noticed: 73

Date Rcvd: Nov 22, 2017

***** BYPASSED RECIPIENTS (continued) *****

13402717* National Credit Solutions, 3680 E. 1-240 Service Road, Oklahoma City, OK 73135
13402718* +Orthopaedic Surgeons, Inc., 204 West 26th Street, Erie, PA 16508-1898
13402719* +Pennsylvania Electric Company, 331 Newman Springs Road, Building 3,
Red Bank, NJ 07701-5688
13402720* ++REVENUE ASSISTANCE CORPORATION, 3711 CHESTER AVE, SUITE 200, CLEVELAND OH 44114-4623
(address filed with court: Revenue Group, 3700 Park East Blvd., Suite 240,
Beachwood, OH 44122)
13402724* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial Services, P.O. Box 3251,
Evansville, IN 47731)
13402722* +Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
13402723* Saint Vincent Institute, 3530 Peach Street, Lower Level 1, Erie, PA 16508-2768
13402726* +Time Warner Cable, 530 S. Main Street, Suite 1751, Akron, OH 44311-1066
13402727* Tri-State Adjustments, Inc., P.O. Box 3219, La Crosse WI 54602-3219
13402730* Vantage Home Medical Equipment & Services, 2741 West 21st Street, Erie, PA 16506-2962
13402702 ###Attn: Bankruptcy Dept., GECRB/JCPenney, P.O. Box 103104, Roswell, GA 30076-9104
13391966 ###Edwin A. Abrahamsen & Assoc., 120 North Keyser Avenue, Scranton, PA 18504-9701
13391977 ###Equable Ascent Financial, LLC, 1120 W. Lake Cook Road, Suite B,
Buffalo Grove, IL 60089-1970
13391980 ###Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395
13402721 ###ROI Services, Inc., P.O. Box 39, Zebulon, NC 27597-0039
13391995 ##Vantage Home Medical Equipment & Services, 2741 West 21st Street, Erie, PA 16506-2962
TOTALS: 1, * 31, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 22, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Selene Finance LP agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Brett A. Solomon on behalf of Creditor Wells Fargo Bank, N.A. bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com/cabbott@tuckerlaw.com/dparanay@tuckerlaw.com
Danielle Boyle-Ebersole on behalf of Creditor Selene Finance LP debersole@hoflawgroup.com,
bbleming@hoflawgroup.com
James Warmbrodt on behalf of Creditor Selene Finance LP bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor Selene Finance LP pabk@logs.com
LeeAne O. Huggins on behalf of Creditor Selene Finance LP pabk@logs.com
Michael J. Graml on behalf of Debtor Geoffrey I. Pelinsky mattorney@neo.rr.com,
mjgraml@verizon.net
Michael J. Graml on behalf of Joint Debtor Trisha L. Pelinsky mattorney@neo.rr.com,
mjgraml@verizon.net
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11